

Protecting Workers, Nurturing Families: Building an Inclusive Family Leave Insurance Program

Findings and Recommendations from the New Jersey Parenting Project

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EXECUTIVE SUMMARY

A high-quality paid family leave policy is a vital investment in the future of young children and their families. Paid family leave allows workers to take time off from their jobs to bond with new children or care for seriously ill family members with some financial security. Still, despite strong evidence that paid family leave is beneficial for families and has a positive or neutral impact on most businesses, the United States is the only industrialized country that does not guarantee it to workers to care for a new child or attend to other important family needs.

In the absence of federal policy, New Jersey introduced a paid leave insurance program in 2009, and is one of only three states to offer such a program. New Jersey's Family Leave Insurance (FLI) program is funded through an employee payroll tax and provides up to six weeks of paid leave to bond with a new child or care for a seriously ill family member. Although a limited body of research has examined public awareness and perceptions of FLI, employers' perspectives, and the impact of paid leave programs on economic and health outcomes in New Jersey, very little attention has been focused on understanding low-income workers' experiences with the program. Paid family leave is particularly important for this population of workers, who often lack support systems and savings to withstand a significant loss of income when they need to take leave from work after the birth of a child or to care for a sick family member. However, surveys suggest that few low-income workers use FLI.

To find out why so few low-income parents file bonding claims under the FLI program and to determine how well FLI works for those who do use the program, the National Center for Children in Poverty (NCCP) at Columbia University conducted the New Jersey Parenting Project, a year-long qualitative study. Project findings are based on data

gathered from focus groups and structured interviews with 42 low-income parents in metropolitan Newark, Camden, and Trenton, New Jersey.

Findings

Family Leave Insurance is valuable for low-income mothers who use it. Working parents who used FLI expressed gratitude for having time off work to bond with their newborn and income to help meet basic family expenses such as rent, utilities, food, and gas. Those who took leave (hereafter referred to as FLI+) reported returning to their former job after childbirth with much greater frequency compared to those who did not use FLI (hereafter referred to as FLI-). This suggests that paid leave may help mothers maintain employment and career continuity. Also, FLI+ mothers breastfed one month longer, on average, than those who did not use the FLI program. According to one mother:

"It would be a lot harder [without FLI] because I would be backed up on everything. Yeah, my bills wouldn't be getting paid. My child would be without diapers, and I wouldn't be able to make it to none of my doctor's visits."

— NEWARK MOTHER

Applying for FLI is challenging. Many of the mothers who used FLI reported having significant difficulty finding accurate information about the program and getting little cooperation from their employers to help them apply. They frequently expressed confusion about FLI and other leave programs, such as New Jersey Tempo-

rary Disability Insurance for pregnancy and childbirth and unpaid leave under the federal Family and Medical Leave Act (FMLA).

“That was stressful in and of itself, just trying to understand what I’m entitled to as a new mother. That was really frustrating.”

— NEWARK MOTHER

Benefit payments are frequently late. A majority of FLI+ mothers reported delays in receiving their first check—sometimes for months—compromising their financial security while on leave. Some reported not receiving their benefit until they were already back at work.

“I had to borrow money until I got the check and then pay it back. Yeah, that was rough. I almost lost my apartment.”

— NEWARK MOTHER

Parents who did not use FLI voiced strong support for the program once they learned about it. Those who did not participate in the program generally voiced strong interest and support for it once it was described to them, and said they would use it in the future, if needed. Referring to their experience without paid leave, parents said FLI would have been very helpful in giving them more time to bond with their child before returning to work and helping them pay essential bills. Without paid leave, many FLI- mothers reported seri-

“An additional six weeks of partially paid leave would be very beneficial to me and my family. I could focus on my children, including my new baby, and school, for a little longer before I need to go back to work because I need to have money coming in, at all times.”

— CAMDEN MOTHER

A range of barriers discourages program take-up. Focus group discussions identified a number of barriers to taking up FLI among low-income parents who appeared eligible for the program but did not use it. FLI- parents most frequently mentioned simply **not knowing about the program**, confirming previous survey research. The majority of FLI- parents in the study first learned about the program when the focus group facilitator described it to them. Among parents who did know something about the program, many assumed they were not eligible for it because their **employers did not tell them about FLI** or encourage them to apply, even when employers knew a worker was pregnant and intended to take time off from work; indeed, not a single FLI- parent reported an employer informing the parent about the program. Several mothers reported feeling intimidated about approaching their employer about taking leave. Some blamed employer incompetence for not informing them about the FLI program, while others suspected that their employer deliberately withheld this information from them. Similarly, several parents voiced the suspicion that state government deliberately did little to promote the FLI program in order to reduce costs or workload. Like some FLI+ mothers, a number of FLI- mothers

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“It would be a lot harder [without FLI] because I would be backed up on everything. Yeah, my bills wouldn’t be getting paid.”

.....

ous financial hardship when they stopped working, and many had to rely on various forms of public assistance to get by. Compared to mothers who used family leave insurance, FLI- mothers more frequently reported distress in having to return to work earlier than they wished and having inadequate time to bond with their child.

expressed confusion about different state and federal leave programs and their requirements and interactions.

“My job knew that I was pregnant and that I was planning on taking a month off. They never said anything to me, so I assumed that I didn’t qualify for [Family Leave Insurance].”

— NEWARK MOTHER

Another barrier to FLI take-up appears to be the **confusing application process**. Two mothers reported trying to apply for FLI but giving up because they could not get adequate information to complete the necessary paperwork. **The lack of job security** for leave takers not covered by FMLA or NJFLA was also mentioned as a barrier, especially by fathers. Some fathers also cited the FLI program's **partial wage replacement** as a disincentive to use the program, saying they needed to earn their full wage. Mothers agreed that a higher benefit would help, but still expressed interest in taking bonding leave despite the partial wage replacement.

"I couldn't afford to take the family leave."

— NEWARK FATHER

Recommendations

These primary research findings inform the New Jersey Parenting Project's recommendations for action by policymakers, employers, community-based organizations, and others to make New Jersey's landmark Family Leave Insurance program work better for the state's low-income parents. The final section of the report, Conclusions and NCCP Recommendations, is summarized below.

Improve Program Outreach

As a first step, the New Jersey Department of Labor and Workforce Development (LWD), the FLI program administrator, should **convene an outreach task force** comprised of representatives from state government, private businesses, community service organizations, and advocates. Among other activities, this task force would be charged with developing a multi-pronged communications campaign to enhance public understanding of FLI, with specific strategies directed toward low-income workers and men, whose take-up is particularly low. The task force would also coordinate FLI trainings for individuals and organizations that frequently serve as trusted sources of information for low-income working parents, such as health care providers and social service agencies. Other outreach and education

strategies would be tailored for employers. These recommendations are informed in part by the many suggestions offered by project participants to improve FLI outreach.

Improve Program Administration

New Jersey LWD can take some simple measures to help **expedite FLI application processing** and ensure that leave takers receive their benefits in timely fashion. Progress is already being made in this area. In January 2016, a new law was passed and signed instructing LWD to create a one-stop website with information about the different paid and unpaid leave benefits available to New Jersey workers. In February 2016, LWD introduced an online filing option for all FLI claimants. To complement and support these important reforms, LWD should simplify the FLI application information required from the claimant and employer, improve FLI public information phone line capacity, and ensure that departmental administrative capacity (including funding) increases to match the annual growth in FLI applications.

Improve Program Benefits

Our project findings suggest that **protecting jobs for leave takers** would encourage use of the FLI program, particularly among low-income men. While grateful for FLI, many mothers who used the program felt that a **longer period of leave** would help with bonding and breastfeeding.

All of these recommended courses of action will cost money, of course. Some of the suggested administrative reforms are likely to cost relatively little, but making a significant and sustained program outreach effort will not be cheap, nor will extending leave time. As it stands now, however, New Jersey workers are funding a program that is underused. Appropriate investments should be made to make New Jersey's laudable Family Leave Insurance program work better for the state's low-income families.

BACKGROUND AND INTRODUCTION

A high-quality paid family leave policy is a vital investment in the future of young children and their families, especially children in low-income families. Paid family leave allows workers to take time off from their jobs to bond with new children or care for seriously ill family

return to the same job after taking leave, unless the job is protected by other statutes, such as the federal Family and Medical Leave Act (FMLA) or the New Jersey Family Leave Act (NJFLA), described on page 9 and in further detail in online Appendix A.

“I took the family leave, so that helped me a little bit more to spend some time with [my baby].”

members with some financial security. Paid leave has been associated with greater job retention, greater family economic security, more working hours, higher employment rates, and higher compensation for women.¹ Furthermore, there is evidence linking paid leave to better maternal and child health outcomes. In contrast, early maternal return to work, common among those without paid leave, has been linked to reductions in infant immunizations, well-baby care, and breastfeeding.² Still, despite strong evidence that paid family leave is beneficial for families and has a positive or neutral impact on most businesses,³ the United States is the only industrialized country that does not guarantee it to workers to care for a new child or attend to other important family needs.⁴

In the absence of federal policy, New Jersey introduced a paid leave insurance program in 2009.⁵ New Jersey’s Family Leave Insurance (FLI) program is funded through an employee payroll tax and provides up to six weeks of paid leave to bond with a new child or care for a seriously ill family member. Benefits are paid at two-thirds of the worker’s average wage, up to a maximum weekly benefit of \$615 in 2016. New Jersey FLI is not job protected; a worker using leave is not guaranteed that he or she can

By statute, an employer covered under FLI is required to conspicuously display a poster detailing program information in a place accessible to all employees. The employer is also required to provide each employee with a written copy of the information on the poster at the time the employee is hired, whenever the employee notifies the employer that he or she is taking time off to bond with a newborn or newly adopted child or to care for a seriously ill family member, and on any other occasion at the employee’s request.⁶ About 82 percent of FLI claims in 2014 were for bonding with a new child, with women comprising 87.1 percent of all FLI claimants.⁷

New Jersey’s FLI program marks a major advance for the state’s workforce. Nevertheless, program take-up is comparatively low: In 2014, fewer than one parent in eight of babies born in New Jersey that year filed an eligible FLI bonding claim.⁸ A statewide representative survey of New Jersey voters conducted in 2012 by the Center for Women and Work identified one likely reason for this low take-up: fewer than 40 percent of state residents knew about the program, and young adults, low-income residents, and African Americans were among the least likely to be aware of it. The survey, which assessed public

awareness, opinion, and use of FLI, also showed that these groups—like others across the demographic and earnings spectrum—supported the state program by large margins once it was described to them.⁹

Although a limited body of research has examined public awareness and perceptions of FLI, employers' perspectives, and the impact of paid leave programs on economic and health outcomes in New Jersey, very little attention has been focused on understanding low-income workers' experiences with the program.¹⁰ Paid family leave is particularly important for low-income workers who often lack support systems and savings to withstand a significant loss of income when they need to take leave from work after childbirth or to care for a sick family member. Nearly 20 percent of New Jersey families (approximately 436,500) have incomes measured at 200 percent or less of the federal poverty threshold, typically the range considered to be low income.¹¹

To find out why so few low-income parents file bonding claims under the FLI program and to determine how well FLI works for those who do use the program, the National Center for Children in Poverty (NCCP) at Columbia University's Mailman School of Public Health conducted the New Jersey Parenting Project, a year-long qualitative study. Using focus groups and structured interviews with low-income working parents, project researchers set out to answer the following questions:

1. How effective is New Jersey's Family Leave Insurance program for low-income parents in terms of financial security and being able to bond with their new child?
2. Why aren't more eligible low-income workers taking advantage of the program?
3. Are there program reforms that might improve take-up and otherwise make the state's FLI program work better for these families?
4. What complementary action steps can policymakers and community-based organizations take to increase program take-up?

The New Jersey Parenting Project represents the first in-depth examination of the experiences of low-income workers as they relate to New Jersey's Family Leave Insurance Program. Five partner organizations provided important advice and assistance to NCCP on all aspects of the project: Center for Women and Work at Rutgers University (CWW), Community Service Society (CSS), New Jersey Citizen Action, Statewide Parent Advocacy Network, and Advocates for Children of New Jersey.

Karen White and her colleagues at CWW and Nancy Rankin of CSS reviewed the project research design and data collection instruments, commented on the preliminary findings, reviewed draft project publications, and helped disseminate findings to stakeholders. CWW and CSS are policy research centers with extensive experience analyzing public policy as it affects low-income families. In 2015, CSS conducted a similar, qualitative study of the experiences of low-income mothers in New York City without paid family leave.¹²

New Jersey Citizen Action, Statewide Parent Advocacy Network, and Advocates for Children of New Jersey, state advocacy organizations with strong track records in advancing public policy to improve outcomes for children and families, advised NCCP on project research design and data collection instruments, shared their expertise and networks to assist in participant recruiting, commented on the preliminary findings, and helped disseminate findings to stakeholders.

SAMPLE AND METHODOLOGY

A total of 42 low-income mothers and fathers from metropolitan Newark, Camden, and Trenton, New Jersey, meeting the criteria to be eligible for the state FLI program attended focus groups or participated in in-depth interviews between August and November 2015. Fifteen mothers in the study took advantage of FLI (FLI+), while 23 mothers did not (FLI-). The four fathers included in the study did not take up FLI. Eight focus groups and six in-depth interviews were conducted during this time period, with the focus groups organized to be homogeneous by participant gender and whether or not the participant took advantage of FLI. Two focus groups and six interviews were conducted with FLI+ mothers while five focus groups were convened with FLI- participants. Additional information was gathered from participants' responses to the study screening instrument and the registration form completed at the focus group sites. A majority of study participants were African American (79 percent) and most (71 percent) lived in the greater Newark area. All participants met the following criteria: (1) welcomed a child into their family in the past two years (adoption or birth), (2) were working up until shortly before the arrival of their child, and (3) earned 250 percent or less of the federal poverty guideline.

The research team collected participant demographic data from screening questions asked to determine study eligibility. Detailed information about family composition and leave-taking was gathered from registration forms when participants arrived for focus groups or interviews. The team analyzed descriptive data from screening and registration surveys for FLI- and FLI+ groups separately. (See online Appendix B for detailed sample characteristics.)

The research team analyzed transcripts from focus groups and interviews using the Framework analysis methodol-

ogy.¹³ Transcripts were coded and organized by major themes, primarily using Atlas.ti 7 qualitative data analysis software with a jointly developed codebook. The research team then analyzed how emergent themes related to the project research questions. (See online Appendix C for a more detailed discussion of project methodology.)

FINDINGS: MOTHERS WHO USED FAMILY LEAVE INSURANCE

FLI gave mothers essential time to bond with their child and the money to help meet basic family needs

Mothers in New Jersey who used FLI expressed gratitude to have time off from work to bond with their newborn and income to help meet basic family expenses. These mothers mentioned using FLI monetary benefits to pay the rent and defray other essential expenses, such as food, diapers, and transportation to doctors' offices. All respondents said they would apply for FLI again should they have another child. Although only one respondent reported that FLI helped her with breastfeeding, mothers who used FLI breastfed for one month longer on average than women who did not use FLI. Many respondents mentioned they would inform their friends and family members about the program should they plan to welcome a new child.

"It would be a lot harder [without FLI] because I would be backed up on everything. Yeah, my bills wouldn't be getting paid. My child would be without diapers, and I wouldn't be able to make it to none of my doctor's visits."

— NEWARK MOTHER

"Bills and food and Pampers, wipes, whatever children needed, gas. You know, regular necessities for daily living."

— NEWARK MOTHER, WHEN ASKED WHAT THE MONEY WAS USED FOR

"Thank God ... I took the family leave, so that helped me a little bit more to spend some time with [my baby] and leave him when he was three months."

— NEWARK MOTHER

"It would've been difficult [without paid family leave]. I would have gone right back to work."

— NEWARK MOTHER

"For me, I'm very grateful about having family leave. I think that it helped me a lot... anytime I hear that someone is getting pregnant, like my friends, I will share the information with them."

— TRENTON MOTHER

While grateful for FLI monetary benefits, it was clear that mothers had to find other ways to make up the loss of their full income. Many participants mentioned saving money, cutting down on purchases, strategically utilizing their vacation days and leave benefits under other programs (such as disability leave for pregnancy and childbirth provided by state Temporary Disability Insurance), and counting on public benefit programs to minimize the potential for financial hardship during their leaves from work.

"I accumulated time at work, so I could take my sick time, vacation holidays, until [FLI] checks started coming in."

— NEWARK MOTHER

"I wasn't gonna get as much [FLI benefits] as I was making. You get less money, so I actually had to go to social services and stuff to make up for what I was missing as far as food stamps and stuff."

— NEWARK MOTHER

"But no, you definitely feel it ... you're not gonna go buy a package of meat that's \$7.99 a pound like a steak. We're just gonna have chicken, you know. The meat, that's going to be a treat."

— NEWARK MOTHER

"I also had some savings from my job because we received a bonus in September. So when my son was born, I got a bonus from the job. We've been living off of that money for a while."

— TRENTON MOTHER

FLI program administration needs improvement

While supportive of the Family Leave Insurance program, many respondents reported having difficulty completing and filing their FLI applications, and a number of mothers reported substantial delays in receiving their initial benefit. In addition, many respondents expressed confusion about how FLI interacted with, and differed from, other federal and state leave programs for new mothers.

Applying for FLI is complicated and confusing

Nearly all focus groups and interviews with mothers who received FLI brought up the difficulty of understanding and navigating the application process. Even those who did not experience payment delays felt that applications for FLI were made more difficult by a lack of information and guidance about how to complete the submission pro-

A number of respondents expressed the view that their employers didn't understand the process well themselves, and some reported educating their employers about the program. Several respondents expressed frustration with their employers for failing to fill out the employer portion of the application in a timely fashion.

"Mine was a really confusing process. My HR was not very helpful or informative about it. I had to call the state to get clarification. I had to ask other people, my doctor, my colleague whose wife was pregnant at the same time.... That was stressful in and of itself, just trying to understand what I'm entitled to as a new mother. That was really frustrating."

— NEWARK MOTHER

"So, you have to really stay on top of [HR] or you're just sitting there just waiting."

— NEWARK MOTHER

"My family leave was supposed to start December 8, but my employer didn't submit it until December 18."

— NEWARK MOTHER

"It was supposed to be two weeks [before the first FLI payment arrived], but they delayed my process because of my employer. So it took a month."

— NEWARK MOTHER

"That was stressful in and of itself, just trying to understand what I'm entitled to as a new mother. That was really frustrating."

cess and confusion about benefits and entitlements on the part of claimants as well as employers. In addition, respondents described the application process as cumbersome because they had to make sure their employer completed the employer section of the application. Some mothers who took pregnancy disability under the state's Temporary Disability Insurance (TDI) program also reported delays from their health care providers in completing the provider part of the TDI application.

Other respondents appeared to distrust the good faith effort of employers to help workers learn about and use FLI.

"When you go for assistance [at the human resources department], a lot of people seem real standoffish. They're not really helpful and they pretend that the money you're entitled to is coming out of their pocket. A lot of HR people don't do their job. That's another place where an issue starts is making sure

people are well trained and well-equipped to handle these types of situations, because as a mother, you have a lot of things you need to worry about. The last thing you need to be worrying about is something that you're entitled to.

— NEWARK MOTHER

"You have to know yourself what you're entitled to because [your employer] is not gonna tell you."

— NEWARK MOTHER

"There are some jobs that I've heard of that they won't even tell you about family medical leave. They won't say anything."

— NEWARK MOTHER

- ◆ New Jersey's Family Leave Act (NJFLA) provides up to 12 weeks of job-protected, unpaid leave in a 24-month period for certain workers to bond with a new child or care for a sick family member; coverage overlaps with, but also differs from, FMLA in that it does not provide coverage for taking leave for one's own disability.
- ◆ The state's Temporary Disability Insurance (TDI) program provides up to 10 weeks of paid leave each year (longer if there are medical complications) for pregnancy and childbirth; this leave is not job-protected.

In principle, these programs can work in harmony to provide a range of supports for working parents. When eligible for

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"...the mumbo jumbo that comes in all the literature and all the forms was confusing. And today I can guarantee that people are still confused, people who were on leave. It's just not clear."

.....

Different leave programs create additional confusion

Across the board, respondents expressed frustration simply in trying to understand what leave programs are available to them as working parents, how they differ, and how to access them. This is not surprising when one considers the range of leave programs available to new mothers and the different benefits—and rules—that apply:

- ◆ New Jersey FLI provides up to six weeks of paid leave each year for bonding with a new child or to care for a sick family member; this leave is not job-protected.
- ◆ The federal Family and Medical Leave Act (FMLA) provides up to 12 weeks of job-protected, unpaid leave in a 12-month period for certain workers to attend to their own serious health condition or bond with a new child or care for a sick family member.

FMLA and opting for FLI and/or childbirth-related TDI, participants are required to take any TDI immediately before using FLI, while both programs must be taken concurrently with FMLA. NJFLA, when eligible, must be taken concurrently with FLI and, on some occasions, TDI, depending on individual circumstances and reasons for leave-taking (see online Appendix A for more details). However, the different leave programs were sometimes discussed interchangeably, and respondents' comments suggested widespread confusion among both new mothers and their employers about the purpose and coverage of each kind of leave:

"I work in HR and the mumbo jumbo that comes in all the literature and all the forms was confusing. And today I can guarantee that people are still confused, people who were on leave. It's just not clear."

— NEWARK MOTHER

Attempting to understand the patchwork of leave programs that respondents navigated led not only to confusion, but also incorrect conclusions about the program benefits:

- ◆ Numerous respondents expressed confusion over how the different programs work in tandem with one another. One Newark mother told us that, “you get the three months FMLA and the three months bonding benefits. That’s the six months, if they tell you that.” In fact, TDI and FLI must be taken concurrently, rather than consecutively, with FMLA.
- ◆ The differing eligibility requirements across different programs also proved confusing. One Newark mother asked, “The family leave only applies to places that have—what? —a hundred or more employees or something?” Contrary to this notion, while FMLA eligibility is based partially on the number of individuals employed by a business (50+), the availability of FLI is not contingent on workplace size.
- ◆ Other respondents confused FLI with TDI leave for pregnancy and childbirth, such as the Newark mother who stated, “We have to wait until we’re eight months pregnant to actually do the [FLI] paperwork. And in New Jersey, you have to wait eight months unless you have a type of complication during your pregnancy. Then you could take

plication and receipt of payments. Reasons for the delay were often unclear to recipients themselves, but nearly all mentioned the confusing and fragmented application processes. Due to the delays in payment receipt, some women returned to work earlier than anticipated, relied on family or community support, or were simply unable to pay bills or rent.

“The baby was three months already, and I hadn’t even gotten a check.”

— NEWARK MOTHER

“The lump sum check, when it came, finally, I was already back at work. I was desperate! I had to get back to work so that I could start to earn some income. Then the check came and everything was all right again, but those last two months were really, really stressful.”

— NEWARK MOTHER

“I had to borrow money until I got the check and then pay it back. Yeah, that was rough. I almost lost my apartment.”

— NEWARK MOTHER

**“The lump sum check, when it came, finally,
I was already back at work.”**

it earlier.” In New Jersey, people can only apply for FLI after they leave work to bond with a newborn, and not for pregnancy-related complications. TDI can be taken for complications related to pregnancy before one is eight months pregnant if certified by a doctor.

“It took two months to get my first check. It was really difficult financially. We were borrowing money from my parents and his parents because we didn’t have money to pay for bills. Those checks came late.”

— TRENTON MOTHER

“I think the problem with that is they don’t let you start the process until you leave work. If they’d allow mothers to start the process before they left work, by the time they leave work, it wouldn’t be as long as a wait for you to get that money.”

— NEWARK MOTHER

Delays in FLI payments threaten financial security

Nine out of the 15 mothers in the sample who received FLI alluded to or reported financial hardship due to delays in receiving their FLI payments. Typically, women reported delays of more than three weeks between ap-

RECOMMENDATIONS FOR IMPROVING FLI FROM MOTHERS WHO HAVE USED IT

When asked for recommendations on how to improve the FLI program, mothers who used it commented mostly on increasing the length of leave time and improving the application process. Recommendations on leave length ranged from an additional month (10 weeks of leave) to a year after birth. Women who had used FLI also hoped to see changes to how applications are processed. Some suggestions included adding an option to file FLI claims online to ease the paperwork burden and providing a clear explanation of the benefit period and benefit amount. Surprisingly, job security was not mentioned as a recommendation in FLI+ groups, although job security was considered an important component of FMLA when respondents discussed this program. Many FLI+ respondents appeared to have their jobs protected under FMLA.

Increase the length of leave

Mothers receiving FLI were grateful for the opportunity to stay at home with their newborn and not be forced by financial pressure to return to work earlier. Many, however, mentioned they wished the length of leave conferred by the program was longer, sometimes mentioning breastfeeding as a major reason for wanting a longer leave time. While all agreed that an increase in the monetary benefit would also be beneficial, many mentioned that they would not trade more money for less time at home with their newborns. Some even said that they would take less money for more time to bond with their child.

"I think as a mom we would trade off the money part as long as we know we could have a little bit more time."

— NEWARK MOTHER

"I wish [family leave] would have been ... ideally, 12 months. This is how long they recommend to nurse your child exclusively, and I feel like at 12 months he was ready to go into daycare."

— TRENTON MOTHER

"I wish I had stayed with him longer. I nursed him and he wanted to nurse."

— TRENTON MOTHER

"I wish the family leave would have been a little bit longer. Even if they don't give you a year, maybe like 6 months. I feel like 6 months should be the minimum, because they say that's the time when you bond with your baby, and I didn't want to have to worry about money issues. You're trying to bond and at the same time you've got these bills to pay. There's a lot going on."

— TRENTON MOTHER

"If they can give us maybe about an extra month or so, especially when you're breastfeeding, that's bonding for the baby, and when they're not around you, you feel the void. So, I felt like maybe six months I'm good to go back to work. But when my baby was three months and I was back at work, I was on the phone every couple minutes."

— TRENTON MOTHER

"I think [the family leave] should be longer. It's such a delicate time and ... that bond is very important in those first few months, so it would be great if mom could stay home for a year, but in the world we live in, I don't think that's possible if she's a working mom. Eight weeks even would be good."

— NEWARK MOTHER

"I wish the family leave would have been a little bit longer... You're trying to bond and at the same time you've got these bills to pay. There's a lot going on."

Simplify the application process and make program information more accessible

Some participants mentioned that information about FLI should be made more clear and understandable.

"If they made the paperwork easier to understand. What am I entitled to? What does it cover? How much time do I get? Actually make it easier for you to understand it in laymen's terms. Keep it simple."

— NEWARK MOTHER

Improve program administration

Several participants suggested implementing an option to file for FLI online. (Since the focus groups were convened, New Jersey has introduced an online filing option.)

"Doing it electronically makes it easier because you can't lose it. Because you call and say, 'Did you receive my documents?' 'No, I didn't get it. Check with your HR rep.' So, you gotta go back again and back again. It's just too much back and forth, and I feel like they should eliminate the paperwork and do it online."

— NEWARK MOTHER

FINDINGS: PARENTS WHO DID NOT USE FAMILY LEAVE INSURANCE

Parents expressed strong interest in and support for FLI once it was described to them

All participants in the study who did not use FLI—women and men—expressed interest in learning more about the program, whether they were eligible, and how to apply. Once they had more information, many said they would take advantage of the program if it were explained to them properly and if their employer supported them.

“The benefits described would have given me just enough income to make sure some of my bills didn’t pile up.”

— CAMDEN MOTHER

“Had I known about this, I probably would have stayed at that job and continued to be working there. Had I known about this, I would say that I would definitely still be at that job.”

— NEWARK MOTHER

“[FLI] would have helped out with clothing, bills. It would have helped with their life insurance.”

— TRENTON MOTHER

“For me, if I would have gotten that, I would have felt more comfortable not going back to work right away. Because if I’m not getting that, then I’m going to be going right back to work. So at least it would give me time to be with my baby.”

— CAMDEN MOTHER

“It could definitely help me with my bills.... I saved up with my son, you know, but that didn’t last very long ... I made do, but that’s part of the reason why I just took

the month, and then, you know, I went back to work. It was just too much.”

— NEWARK MOTHER

“I would have been more happy mentally and physically [with FLI] - not always overwhelmed about little stuff.”

— NEWARK MOTHER

“I did not know about this leave act. I was denied any insurance at my job and was forced to take unemployment. My family would have benefited greatly from something like this because I could’ve stayed home and raised my first child a little longer.”

— NEWARK MOTHER

“An additional six weeks of partially paid leave would be very beneficial to me and my family. I could focus on my children, including my new baby, and school, for a little longer before I need to go back to work because I need to have money coming in, at all times. So once my disability is up, back to work I go.”

— CAMDEN MOTHER

“Society-wise, it’s better for a mother to be with her child and to bond with her child as long as possible. And because financially we can’t do it, we’re forced to have to leave our child, and [FLI] is something that, if more women knew about it, more families knew about it, things wouldn’t be so stressful,”

— NEWARK MOTHER

“My wife has lupus, too, so you know, she would be in pain. She would be sick and there would be times when I would wanna leave work, but I can’t because we need the money.... I don’t get any time off. If I don’t come to work, I don’t get paid.”

— NEWARK FATHER

"Six weeks is definitely a benefit to be able to spend the quality time with your family."

— NEWARK FATHER

for [accommodations]. I guess I just worked myself a little bit too hard."

— NEWARK MOTHER

New mothers without paid leave frequently struggled financially

Many women, including those who strategically saved resources or planned their leave time, struggled to make ends meet when they took leave for pregnancy and childbirth. Compared to mothers who used FLI, a much smaller proportion of mothers who did not use leave reported returning to their former job, or returning to work at all, after giving birth.

To prepare for living without earnings or paid leave, many respondents worked late into their pregnancies, sometimes while engaged in physically challenging or hazardous duties and with considerable physical discomfort. Some sought to hide their pregnancies so they could keep working. Women agonized about leaving their jobs without the security of job protection. Some FLI-respondents did use TDI leave for pregnancy and childbirth, but still sought to work as long as they could, anticipating financial hardship on leave. Like FLI, TDI pays a benefit set at two-thirds of the worker's weekly wage and does not protect jobs.

"I kept working there until I was about seven months until I passed out at work, and then that's when they put me on bed rest and I had to stay in the hospital for a while. Which, when you're the only one working, it kind of messes things up financially... it was really hard."

— NEWARK MOTHER

"Basically, the same [worry] financial wise because, you know, it was just me working. And then when I did leave my job, it was more of, would they let me come back after I have my baby? Or will I need to find another job? How long will it take me to find another job? And then, is it going to be enough money, considering I knew I was going to need a babysitter and I have four kids."

— NEWARK MOTHER

Others were forced to stop working earlier despite the financial hardship:

"When I found out that I was pregnant, I was three months, working at Burger King. And pregnant people and fast food don't get along.... I had to stop working, for about five months, because my baby was real sensitive. So everything I did insofar as lifting, I was in that range of losing him. So I had to stop working, and it was a struggle."

— NEWARK MOTHER

"My family would have benefited greatly from [paid leave] because I could've stayed home and raised my first child a little longer."

"It was physically demanding. My legs were so swollen. I'm giving people showers and I'm bending over to untie their shoes and I can't even breathe because of my stomach. I needed to work and make money."

— CAMDEN MOTHER

"I had no choice but to work. I didn't want to keep asking

Respondents used a variety of methods to make ends meet while they were out of work and unaware of FLI as a potential resource, from public assistance to community programs to family support. Unemployment insurance and nutritional assistance from WIC (the Special Supplemental Nutrition Program for Women, Infants and Children) were mentioned most frequently. Other programs mentioned were

Supplemental Security Income, food stamps, and cash assistance, presumably through the Temporary Assistance to Needy Families Program, sometimes referred to as “welfare” or “TIP” (TANF Initiative for Parents in New Jersey).

“I had to borrow from my 401K for my daughter.”

— NEWARK MOTHER

“I was getting assistance as far as milk and food through WIC.”

— NEWARK MOTHER

“I get government assistance. But the cash that they give you is crap. I can’t complain because beggars can’t be choosers.”

— CAMDEN MOTHER

“I get WIC, and because I have other children, I don’t want to tell them that I’m on the bottle now, because I need that extra cheese and milk that they give you to help me with the other kids, to cover stuff I can’t get with the food stamps. [Breastfeeding women receive a larger allotment of milk and cheese under WIC.] I’m on a budget, so I’m dying when I have to buy him his formula.”

— CAMDEN MOTHER

Some working women who had quit or lost their jobs during their pregnancies touched upon the difficulty in retaining and obtaining work as a pregnant woman. These women reported having difficulty finding jobs before and after childbirth. This sometimes resulted in a cycle of unemployment. Like the mothers in the study who used FLI, respondents who did not benefit from paid leave generally showed a strong commitment to participating in the labor force.

*“I wanted to go back to work, but the job I did have was really far away, driving wise, But the other jobs I was finding, it didn’t really seem like I could do them while pregnant. I was used to working and wanted to work, but it was just difficult finding something else for someone who’s pregnant. And now, I’ve been out of work for so long and it’s even **harder** for me to get back to work. So I have to explain every single time why I’ve been out of work so long.”*

— TRENTON MOTHER

New mothers without paid leave often felt compelled to return to work too early for financial reasons

Compared to mothers who used FLI, mothers who did not take paid leave more frequently reported distress in having to return to work earlier than they wished and having inadequate time to bond with their new child, even though several FLI+ mothers also expressed these sentiments. Mothers felt that more time off work would allow them to bond with their babies and recover from childbirth, mentally and physically. A number of respondents reported feeling deep conflict between wanting to spend more time with the new child and needing to return to work for financial reasons. Several voiced anguish about having to leave their child in child care at a very young age. Some mothers ended up taking significant amounts of unpaid (or informally paid) time off, six months or longer, despite the financial hardship.

Not enough time to bond with their child:

“Yeah, I went back like six or eight weeks after. If I could have afforded to stay out longer, I would have. But at the time, I didn’t know about the Family Leave Insurance program either. So I just thought it was my time. I didn’t really have any other option.”

— TRENTON MOTHER

“When I went back to work, I was miserable because I was missing her.”

— NEWARK MOTHER

“I was actually in a situation where I didn’t know if I wanted to go back to work, because it was my first child and I felt like I was going to miss every little second to treasure him, and I’m never going to get this back. It was very tough [begins to cry].... I spent time with him and thought about him and I thought, ‘I have to do this for him.’ I have to pay my bills, I have to take care of him, so I have to go back to work.”

— CAMDEN MOTHER

"Well, my number one reason for going back is finances, and no, I don't feel like I have enough time with my baby. I'm jaded because I feel like I wanna go back to work because I wanna earn money. But I wanna stay with her, you know, and I have such anxiety with leaving her with people who are pretty much strangers, you know."

— NEWARK MOTHER

"I didn't want to go back because I wanted to stay with my little baby, and plus my chest used to be on fire and pumping didn't work very well. She didn't like to drink out of the bottle; she liked it from my chest. I used to always be FaceTiming, because I was always missing her."

— TRENTON MOTHER

Physically or emotionally not ready to return:

"Well, at first I thought that I was ready at four weeks to go back to work, but I just recently realized that I shouldn't have gone back that early because I hadn't completely healed. So I should have taken two months off versus just one. But, that's why I went back to working 'as needed,' because I was, like, I'm not physically nor emotionally ready to be back at work."

— NEWARK MOTHER

"[My baby is] two months today, and I was supposed to go back to work today, and they pushed me back out another month because I always suffer really bad post-partum with all of my children, and this time it was just kinda like, 'Man, how am I supposed to be everything to everybody?'"

— NEWARK MOTHER

In contrast, a few mothers were eager to get back to work. Notably, these mothers had significant support from the child's father or other family members.

"I wanna go back to work because I'm used to being a breadwinner. I'm used to providing for my family. That's what my daughters know me as, the provider, the go-getter, and it's not easy sitting home when you're used to getting the money. I love my baby's

father, but I don't know how he does it. Like, you gotta be real strong to be willing to sit home with your kids all day."

— NEWARK MOTHER

Barriers to taking up Family Leave Insurance

Lack of awareness

Since study participants were screened for FLI eligibility, based on their responses, all women in the FLI- groups were eligible for FLI.¹⁴ Yet, the majority of women in the FLI- groups learned about Family Leave Insurance for the first time when it was described by facilitators during focus group sessions. Some women reported having seen some information about FLI in the form of posters at hospitals or their workplace, but not understanding the written information. Among the four men, only one respondent knew that men could also apply for FLI, and this respondent learned from his wife, who took up FLI. Like some mothers who used FLI, many respondents expressed confusion about their eligibility for FLI, FMLA, NJFLA, and TDI for pregnancy and childbirth.

Several respondents voiced suspicion that state government deliberately withheld information about FLI from the public to reduce costs or workload.

"If they really wanted people to know about it, they would find better ways to let people know about it."

— CAMDEN MOTHER

"The people that created [the FLI program] were actually supposed to make an effort to get the word out to the community, in the news or the radio or wherever people can actually see or hear it. They didn't make that much of an effort."

— CAMDEN MOTHER

Lack of employer support

Of mothers who knew about FLI and did not take it up, many of them didn't think they were eligible because they did not get adequate information or support for using the program from their employer. Some expressed trepidation about approaching their employer, suggesting they did not feel supported enough to ask about FLI eligibility or benefits.

"I don't know about [the other group participants], but I feel a little intimidated by asking for it.... You want someone to advocate for you; like you were saying, somebody else to go to the HR department and say something for you."

— NEWARK MOTHER

knowing I had an additional income."

— NEWARK MOTHER

Some respondents blamed employer incompetence for not informing them about the FLI program. Others suspected that employers deliberately withheld program information from them. No respondents reported receiving information about FLI from their employer.

"Nobody has ever brought it to my attention, ever. Knowing I was pregnant, no one ever brought it to my attention."

— NEWARK MOTHER

"I honestly don't think that they know enough at my job because they still make errors on the temporary disability."

— NEWARK MOTHER

.....
"Knowing I was pregnant, no one ever brought [paid leave] to my attention."
.....

"Because when I was online, I was looking for something that said you can apply here online. But it referred me to my HR and I kind of backed down, because it referred me to HR."

— NEWARK MOTHER

"I saw it quite a few times and I think I even looked it up to see how I could apply for it. But because my job never said anything about it, I just let it go and just prepared myself in other ways.... I looked it up online and I think it even said go to your human resources to ask them, and my job knew that I was pregnant and that I was planning on taking a month off. They never said anything to me, so I assumed that I didn't qualify for it."

— NEWARK MOTHER

*"I became familiar with it actually when I gave birth to my daughter. There was a poster ... a piece of paper taped up on the wall in the hospital that I was reading.... No, I didn't understand it, I guess. I was not familiar with it and I don't feel like it was something that I was offered. I feel like **had** I been offered it, I would have been much less stressed out and would have had the security of*

"I know that they're not going to go over that with me, because they don't really want you to be pregnant. Because then they have to hire somebody for a couple months. Like, who wants their worker to leave? So they purposely don't do it, unless you keep digging and then it's like, 'Oh, she found out.' But then they give you half of the information and you're stuck. Basically it's on us, like we have to go out there and figure it out."

— CAMDEN MOTHER

"The employers, they don't wanna tell you because then they have to pay for that. They are paying for you to be out and then paying somebody else to cover your hours and your shifts. Even if you give [information] to them, they're not gonna tell us."

— NEWARK MOTHER

Confusing application process

Two women specifically cited a difficult application process as preventing them from taking up FLI. Two other respon-

dent mothers reported intending to apply for FLI, but ending up with paperwork to apply for an extension of pregnancy disability for medical reasons, which did not apply in their cases.

"My job took me through steps, and when I went through those steps, they kept taking me somewhere else and then somewhere else. And I was just going in circles. Disability can't help me, and when I go on the family leave website and it's just taking me back and forth. What am I supposed to do? When you talk to them on the phone, they're like, 'We'll send you something.' I haven't gotten anything. You've got to call them over and over."

— CAMDEN MOTHER

Job security concerns

One woman specifically said she didn't apply for FLI because her job would not be secure if she took leave using just FLI, and she was not yet covered under FMLA, which grants job protection.

"They give you an extension [from pregnancy disability] to bond with your baby, and I tried to get it. The reason why I didn't apply was because they told me that my job was not secure after, because I didn't complete a year in my job. That's the catch. That's what killed me, because I was just two weeks away from completing a year, and I took those two weeks extra, because that was the time that I was supposed to have my child. Unfortunately, he was overdue, but how was I supposed to know? It's my first baby and I wanted to be sure."

— NEWARK MOTHER

Barriers to FLI take-up among men: Lack of job security, inadequate wage replacement, and gendered expectations

Among fathers, lack of job security emerged as the principal barrier to using FLI.

"Make sure that all jobs offer this. If every job offered this, and your job was secure, I think everybody would do it, you know what I mean?"

— NEWARK FATHER

"Honestly ... if I was at a job and it was protected by FMLA, I might have taken about a week or maybe two off, like with my wife, just to be there, just to help....If her mother or my mother wasn't able to be there and actually help out ... because my family comes first, I would've made that sacrifice."

— NEWARK FATHER

Fathers also mentioned wage replacement as important to them when considering taking leave from their job after the birth of a child.

"From what I understand about it now, I probably wouldn't have took it anyway, based on your job not being covered by law ... and plus the situation I'm in financially, I need to keep working. I couldn't afford to take the family leave."

— NEWARK FATHER

Fathers felt obligated to return to work quickly—if they left work at all—to make money for their families. They expressed the view that as men, they felt responsible for providing for their families. Discussion about gender roles, earning obligations, and leave-taking overlapped with concerns about job security and adequate wage replacement under the FLI program.

"I don't want [the mother] to work. I want her right there, full time. That's her job to raise my children. And so it's up to me to step out and step up financially to make sure that my child is provided for, make sure that she's provided for."

— NEWARK FATHER

"I know my responsibility is to take care of my family."

— NEWARK FATHER

PROMOTING FLI AND ENCOURAGING TAKE-UP: RESPONDENT RECOMMENDATIONS

Respondents who used and who did not use Family Leave Insurance had numerous suggestions for getting the word out about the program. The most frequent recommendations involved disseminating information through community programs that work with families and young children, educating health care providers, promoting the program through advertisements, and educating employers so that they inform employees. Other suggestions included disseminating the information through public programs such as WIC, Family Success Centers, home visitation programs, and public assistance offices.¹⁵ When prompted, respondents warmed to the idea of promoting FLI on social media, with recommendations to create a Facebook page, send out tweets, and inform the public via Instagram. Others found smartphone apps, text messaging services like Text4Baby, and online parenting groups to be good sources of information. In one focus group, all six participants reported using baby apps on their smartphones.

Health Care Workers

Many respondents advocated distributing information to doctors and hospital social workers, identifying them as trusted sources of information about being a new mom. One mother who used FLI felt that the timing of providing leave information is important, expressing the view that workers may know something about the program, but the information will only “take” when the worker is about to become a parent.

“The doctors ask you a lot of questions, so they can ask you, ‘Are you taking leave?’ If you say no or yes,

they could provide a pamphlet and say, ‘Talk to your HR about this.’”

— NEWARK MOTHER, FLI-

“I think they should [make providing FLI program information] standard for anybody that has a baby at the hospital.”

— CAMDEN MOTHER, FLI-

“I feel like if you’re not in the right moment, if you’ve never thought of being pregnant, [and] you see those images [posters about FLI] they never get to you. So you can only get that after you get the baby, or after you realize you have to have money to pay the bills. So I think it should be in hospitals. They give you information booklets. So right there in the OB/GYN office, [they should tell you at] one of the last appointments that you have: ‘This is what you can do. Apply now.’”

— TRENTON MOTHER, FLI+

“You have to put it somewhere, like the doctors’ offices, all those pamphlets that they have there, the WIC offices, places where people generally care about you and your child and your well-being.”

— NEWARK MOTHER, FLI-

Employers

Respondents also had suggestions about how employers could do more to educate their employees about FLI, such as including FLI information in their employee manuals and handbooks, discussing it with pregnant workers, and reminding employees about the program

during annual benefits enrollment. In addition, some suggested having a state government representative visit workplaces to inform employees about the program.

"Taking a day to come in and talk to the employees at a corporation ... have in-house seminars, workshops. Also ... when you receive the first packet, for when you get a new job, just having that [FLI information] in there."

— NEWARK FATHER, FLI-

organization. Respondents noted that many CBOs, government social service agencies, and similar organizations have a mission to serve low-income workers and families, and staff could readily disseminate information about FLI when constituents come to apply for, or attend, other public or community programs.

"Being on [FLI] would be something that would stop you from needing to receive welfare or state benefits."

"The doctors ask you a lot of questions, so they can ask you, 'Are you taking leave?' If you say no or yes, they could provide a pamphlet and say, 'Talk to your HR about this.'"

"Having someone come in and talk about FLI and FMLA. I know here, when we do our open enrollment and benefits meetings, they'll have someone from the respective insurance agencies come out and talk to us about our benefits. So, have someone come out that represents the state in regards to maternity, disability, so that we can all be on the same page."

— NEWARK MOTHER, FLI+

"[Your employer] should go over that in the packet with you when you get the manual for your job. They're supposed to go over that with you. Everywhere I've been, they haven't."

— CAMDEN MOTHER, FLI-

The welfare department ... like the caseworker, could present you with an application, or how you would apply for this instead of having to transition to welfare, because then you can have an income for six weeks."

— NEWARK MOTHER, FLI-

"The organization that I work for, we have a lot of people that walk and knock on community doors. We will personally get [the word] out. Because there's a lot of people that didn't know about [FLI]. There's a lot of people that I expect don't know about that law."

— CAMDEN MOTHER, FLI-

"Child care, WIC, welfare, hospital, any place that has to do with kids or giving birth or anything, they should have something like that [information about FLI]. Because a lot of places you go don't know half of this stuff."

— CAMDEN MOTHER, FLI-

Community-based Organizations and Public Social Services Agencies

A number of respondents worked at community-based agencies and identified their own and similar organizations as important points of contact and sources of information for low-income workers. One mother worked at a WIC office, another did home visitations for pregnant women, and a third volunteered with a community-based

Women also reported trusting information from their children's schools (including day care centers and Head Start centers), word of mouth (friends and family), online mothers' support groups, personal online research ("Google"), unions, Family Success Centers, and other community institutions (including religious congregations like churches or mosques), providing additional insight into effective points of contact with mothers of young children.

CONCLUSIONS AND NCCP RECOMMENDATIONS

Caring for a new life, attempting to maximize tight resources, and planning for the future contribute to multiple stressors already present in the lives of low-income families. Our research shows that New Jersey's Family Leave Insurance program has been a boon to the low-income, working mothers who have used it, allowing them to leave their jobs to bond with and care for their newborns with some financial security. Some of those who were able to take advantage of the program, however, were frustrated by the complicated and confusing application process, delays receiving benefit payments, and unclear and inaccessible information about how the FLI program works and how it interacts with other leave programs.

Among study participants who met the eligibility requirements for FLI but did not use the program, many did not know about FLI or did not feel sufficiently supported by their employer to apply for it. Once they learned about the program, mothers who did not use FLI expressed a strong desire to take advantage of the program should they have another baby. But fathers reported that the lack of job protection under FLI might prevent them from taking leave.

Respondent mothers who did not use FLI often reported working long into their pregnancies despite physical discomfort and/or workplace hazards and returning to work after childbirth earlier than they wanted in order to make up for lost income. Respondent fathers who did not use FLI took very little, if any, unpaid time off from work following the birth of their children, feeling that they had to provide for their families. Many parents relied on public assistance programs such as food stamps, WIC, and unemployment insurance to make ends meet after welcoming a child into their family.

As one of only three states in the nation with a paid family leave program, New Jersey is a leader in advancing public policy to support working families. Our research uncovered a range of ways the FLI program might be made more effective and inclusive of low-income workers. Employees need to feel sufficiently supported by their employers to not only learn about FLI but to apply for and use the program. At the same time, employers must be made aware of the program so that they are in compliance with the law and can disseminate accurate and accessible information to their employees. Both employees and employers need clear and understandable information about FLI and various other leave programs offered by the state.

Working with diverse stakeholders, New Jersey policymakers and the Department of Labor and Workforce Development (LWD) can strengthen FLI program outreach, improve program administration, and enhance leave benefits to make FLI work better for the state's low-income families. Building collaborative relationships among state government, private employers, community-based organizations, and advocates for low-income families will strengthen the likelihood that these reforms succeed.

New Jersey's Recent Efforts

Since the data gathering for this study was completed, New Jersey has made significant and welcome improvements to the state's family leave program:

1. To make information about FLI more accessible, state lawmakers passed a law in January 2016

requiring that LWD create a one-stop public website containing information about paid and unpaid leave benefits available to workers in New Jersey. The law is set to take effect by the summer of 2016.¹⁶

2. LWD now provides an online filing option for both TDI and FLI claimants with the capacity to track application status. Employer and health care provider portals now permit them to provide required documentation and information online, rather than by mail or fax. FLI claimants can begin an application up to 14 days in advance of planned leave, although the state allows submission only after the first day of leave is taken. Until February 2016, New Jersey's paid family leave program was the only one among the three states with similar programs that did not provide an online application for FLI or TDI.¹⁷ California has provided an online option since 2011, and Rhode Island has had an online application since its implementation in 2014.

New research and evaluation will be needed to determine whether these improvements encourage greater use of the FLI program and make program administration more efficient.

Invest in Program Outreach

New Jersey's Family Leave Insurance law contains no requirement or specific funding for public outreach or education activities, although legislation allows the funds created by worker contributions to be used for evaluation purposes.¹⁸ Shortly after FLI implementation, LWD conducted targeted outreach to employers, advocacy organizations, and others and provided resources on their website with downloadable applications and informational brochures in both Spanish and English.¹⁹ These outreach efforts on behalf of the state, however, appear to have tapered off in the years following implementation. It is no surprise, therefore, that findings from this study, along with several others, illustrate a deep

disconnect between low-wage workers and awareness about FLI. Lack of awareness of such programs may contribute to workers' lack of trust in employers and government to provide relevant information or act in their favor. Demonstrated efforts on the part of the state to educate employers and the public may increase trust in governmental capacity and programs and help raise employer awareness of, and support for, paid family leave. In addition, an outreach campaign would be an appropriate addition to the state's efforts to inform workers of its new online application process and the impending availability of a public website.

Partnerships are Important to Success

New Jersey can take note of California's outreach efforts—where lack of awareness, mistrust, and confusion also presented barriers to take-up of paid family leave—as a guide for expanding outreach. California recently allocated funding for specific outreach activities, outlining a timeline for implementation, and requiring documentation on how target populations are determined and how effectiveness of outreach will be measured.²⁰ In order to develop a coordinated, evidence-based public education campaign, funding must be made available so that government administrators can work with a wide range of stakeholders.

LWD should utilize FLI funds to **create an outreach task force** responsible for educating the public on FLI and other leave programs available to workers. Such a task force would include representatives of key stakeholders—including community organizations, health providers, employer groups, public social service agencies, and advocacy coalitions—and coordinate outreach efforts among their peer organizations and constituencies. For example, the task force could work with New Jersey Time to Care Coalition, a coalition with over 80 member organizations comprised of community service providers, unions, research institutions, and advocacy organizations committed to policies that support family-friendly workplace policies. Existing agencies and workgroups within state government, such as the Community Outreach arm of the Office of Public Affairs in New Jersey's Department of Human Services, could assist the task

force with capacity building, community outreach, and implementation of reforms.

With increased funding and intra-governmental and multi-sector collaboration, LWD's outreach task force should do the following:

- ◆ **Create innovative, multi-pronged communication campaigns** to enhance public understanding of FLI. The results of this study highlight the importance of discussing FLI along with other family leave programs because of the many ways in which the programs intersect with one another. Posters, billboards, commercials, infographics, smartphone applications, text messaging services, and videos containing simple and clear language to help delineate between different leave programs (TDI, FMLA, NJFLA, FLI) may be necessary to help parents use these benefits more effectively.
- ◆ **Use relevant program statistics to design targeted outreach efforts.** For example, such research could help identify industries, occupations, employer types (e.g., size), and geographic areas where FLI take-up is particularly low and outreach to encourage take-up is needed. At present, LWD publishes only aggregate statistics by type of FLI claim (bonding or caring for a sick family member) and by claimant gender.
- ◆ **Develop and conduct trainings** for individuals and organizations that often serve as low-income populations' main and trusted sources of information. This could be as simple as creating a section on the new one-stop website that contains video tutorials, tips, and other resources for talking about FLI and other leave benefits. The purpose of trainings would be to enable individuals providing diverse services to disseminate accurate, clear, and comprehensive information about available leave programs to workers, especially low-income working parents. Examples of target audiences for trainings include:
 - Health care providers, particularly obstetricians/gynecologists, pediatricians, hospital social workers, and other medical staff that interact with pregnant women and parents of young children
 - Other service providers who interact with families with young children on a regular basis, such as staff at day care centers, Head Start programs, Family Success Centers, WIC offices, and schools
- ◆ **Educate employers about FLI.** On-site workshops could be held to refresh employers' knowledge about their obligations under the program and provide advice on how to communicate effectively about FLI to employees and how to process leave applications efficiently. Fast food and retail chains that employ large numbers of low-income workers would be important sectors to target. Education initiatives should also be developed for small businesses.
- ◆ **Identify and publicize "champion employers"** that educate their workers about FLI and encourage them to use leave. This recognition serves several purposes: (1) recognizing and commending businesses that actively support their employees, (2) publicizing best practices for other employers, and (3) planting the seeds for a broader culture of worker-friendly business practices.
- ◆ **Develop targeted outreach strategies for men,** whose take up of FLI is especially low. Research from Norway shows that men are more likely to take paternity leave when their coworkers and/or brothers take paternity leave.²¹ An FLI campaign that highlights male managers and CEOs of New Jersey companies taking up FLI may encourage take-up.

Community-based organizations and communications researchers can support outreach and education efforts by serving as consultants and partners to LWD's outreach task force. In particular, with adequate funding,

they can initiate the following activities to encourage greater program use:

- ◆ Work with LWD to **create culturally appropriate educational materials in several languages** for posting on a variety of media, including but not limited to brochures, posters, infographics, and social media. New Jersey already publishes materials in Spanish, but the state's increasingly diverse population speaks many other languages. Of those who speak a language other than English at home in New Jersey, nearly half speak a non-Spanish language.²² Given that more than 40 percent of New Jersey residents who speak a language other than English report speaking English less than "very well," it is essential to have materials available in different languages and accessible to relevant communities.²³
- ◆ **Evaluate communications and outreach efforts** to ensure information presented is understandable to a wide audience. A number of study respondents reported seeing information about FLI but not understanding it. This highlights the importance of revising informational materials so that they are accessible to a wider range of education levels and reach families when they are likely to need these benefits. Communications and outreach campaigns must be pilot tested for readability and comprehension among workers across industry, race, and income levels before being implemented on a large scale.

Improve Program Administration

To expedite processing FLI applications and ensure that leave-takers receive their benefits in a timely fashion, NCCP recommends that the Department of Labor and Workforce Development do the following:

- ◆ **Ensure that the implementation plan for the new informational website for employee leave and**

benefits reflects stakeholder input. Implementation of this site, including ways to communicate information, must incorporate the input of low-income workers, employers, and health care providers to ensure that the website meets their needs.

- ◆ **Simplify and reduce the information required from the claimant and employer.** While the new, online portal is a major improvement, there is room for further reform. Of the three states now providing FLI, New Jersey's application is still the most burdensome on employers, requiring them to fill out two pages of detailed work and payment history for each employee taking leave. Neither Rhode Island nor California requires employers to complete any portion of the claimant's initial application form.
- ◆ **Improve FLI public information phone line capacity** to address specific questions about claims and interactions between leave benefits. Changing the number to a toll-free hotline and making it available outside of the 9 a.m.–5 p.m. times will increase its accessibility for callers.²⁴ Well-informed hotline operators should be able to provide personalized information on how a claimant might efficiently use various leave times provided under law according to the individual's circumstances.
- ◆ **Ensure administrative capacity matches anticipated annual caseloads.** FLI applications are increasing every year, but spending on FLI administrative needs appears to be unrelated to the number of eligible claims received (data are only available between 2009-2012 in the published Family Leave Annual Report).²⁵ Under the original terms of the law, LWD is required to report program statistics annually, including total revenues and cost of administration, but the annual report for 2013 does not appear to be posted on the departmental website, and administrative costs and revenues are not included in the 2014 annual report.²⁶ Strains in administrative capacity may be reflected in delays in the processing of claims. The percentage of FLI claims processed within four weeks of receipt fell

from 94 percent in 2013 to 86 percent in 2014, the lowest reported percentage since 2010.²⁷

- ◆ **Share program information** and work with research partners to evaluate program inclusiveness, effectiveness and impact, including long-term impacts on families. Researchers with access to program data can assist in devising outreach and administrative strategies.

Findings from this study, while demonstrating the merits of New Jersey's FLI program, also suggest several policy-level reforms to consider. Policymakers should consider the following reforms to strengthen the Family Leave Insurance program for low-income parents:

Enhance Program Benefits

- ◆ **Increase the amount of leave time conferred by the program.** FLI leave should be increased to 12 weeks, making the term of paid leave length consistent with unpaid leave under the Family and Medical Leave Act. Even a few additional weeks of leave would be a big help to low-income, working parents, according to our study respondents. In addition, the existing FLI statute should be changed to eliminate a provision that allows employers to require workers to use up to two weeks of employer-paid leave (such as sick days and vacation days) while reducing the length of FLI leave by up to 14 days. Between 2010 and 2014, 28,607 claimants experienced an average reduction of 10 days in their FLI leave time because of this provision.²⁸ In contrast, Rhode Island allows recipients of state paid leave to add any employer-paid leave to the full term of their state leave benefit.²⁹
- ◆ **Protect jobs for leave takers.** While emphasized more in the men's group than any other, job security is a concern for many who take leave. A higher proportion of leave takers were male during Rhode Island's first year of implementing its job-protected

paid leave program compared to the first years of program implementation in New Jersey and California.³⁰ Further research is needed to investigate whether or not including job protection would lead more fathers to take advantage of the program in New Jersey.

These recommendations are primarily informed by the first-hand experiences of low-income working parents collected by the New Jersey Parenting Project. Lessons learned from implementing California's Paid Family Leave program and the broader research literature on the take-up of public benefit programs among low-income populations also informed the recommendations.³¹ Like most Americans, respondents in this study showed strong attachment to the labor force and expressed a desire to be independent and achieve a healthy work-life balance. Program administrators, policymakers, and community advocates in New Jersey and other states can use these findings to develop, implement, and optimize paid family leave programs so they meet the needs of these hard-working parents and their families.

ENDNOTES

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- ² Berger, L. M., Hill, J. & Waldfogel, J. (2005). Maternity Leave, Early Maternal Employment and Child Health and Development in the U.S. *The Economic Journal* 115(501): F29-F47.

Huang, R. & Yang, M. (2015). Paid Maternity Leave and Breastfeeding Practice Before and After California's Implementation of the Nation's First Paid Family Leave Program. *Economics & Human Biology* 16: 45-59.

Aitken, Z., et al. (2015). The Maternal Health Outcomes of Paid Maternity Leave: A Systematic Review. *Social Science & Medicine* 130: 32-41.
- ³ Lerner, S. & Appelbaum, E. (2014). *Business As Usual: New Jersey Employers' Experiences with Family Leave Insurance*. Washington, D.C.: Center for Economic and Policy Research. Retrieved October 2015 from www.demos.org/sites/default/files/publications/nj-fli-2014-06.pdf.

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- ⁴ International Labour Organization. (2014). *Maternity and Paternity at Work: Law and Practice Across the World*. Geneva: Author. Retrieved January 2016 from http://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_242615.pdf.
- ⁵ New Jersey is only one of three states in the nation that have introduced paid family leave programs. The others are California, which enacted its program in 2002, and Rhode Island, which introduced paid family leave in 2014.
- ⁶ State of New Jersey Department of Labor and Workforce Development. (2016). Family Leave Insurance, Employer Requirements. Retrieved February 2016 from http://lwd.dol.state.nj.us/labor/fli/empins/emp_requirements.html.
- ⁷ New Jersey Department of Labor and Workforce Development, Office of Research and Information. (2015). *Family Leave Insurance Workload in 2014: Summary Report*. Retrieved January 2016 from http://lwd.dol.state.nj.us/labor/forms_pdfs/tidi/FLI%20Summary%20Report%20for%202014.pdf
- ⁸ New Jersey Department of Labor and Workforce Development, Office of Research and Information. (2015). *Family Leave Insurance Workload in 2014: Summary Report*. Retrieved January 2016 from http://lwd.dol.state.nj.us/labor/forms_pdfs/tidi/FLI%20Summary%20Report%20for%202014.pdf

New Jersey Department of Health, Center for Health Statistics (2016). New Jersey Health Assessment Data. Retrieved February 2016 from <https://www26.state.nj.us/doh-shad/resources/BirthDeathData.html>. In 2014, 104,111 births were recorded in New Jersey, representing up to 208,222 biological parents, and 26,324 eligible bonding claims for newborns were recorded. (There were 118 bonding claims for adoptions.) The state provides aggregate public statistics on FLI claimants by gender but not by income level or demographic characteristics.

- ⁹ Houser, L. & White, K. (2012). *Awareness of New Jersey's Family Leave Insurance Program Is Low, Even As Public Support Remains High and Need Persists*. New Brunswick, NJ: Center for Women and Work, Rutgers University. Retrieved January 2016 from http://njtimetocare.com/sites/default/files/03_New%20Jersey%20Family%20Leave%20Insurance-%20A%20CWW%20Issue%20Brief.pdf. Survey evidence from California also reveals low public awareness of that state program, especially among younger, less-educated, lower-income, and African-American and Latino residents. See Milkman, R. & Appelbaum, E. (2013). *Unfinished Business: Paid Family leave in California and the Future of U.S. Work-Family Policy*. Ithaca, NY: Cornell University Press.
- ¹⁰ For a discussion of the limited FLI program data collected and reported by the New Jersey Department of Labor and Workforce Development, see White, K., Houser, L. & Nisbet, E. (2013). *Policy in Action: New Jersey's Family Leave Insurance at Age Three*. New Brunswick, NJ: Center for Women and Work, Rutgers University. A small number of anecdotes from workers who have taken New Jersey FLI have been collected by New Jersey Time to Care Coalition, an advocacy group, and are available at <http://www.njtimetocare.com/family-leave-insurance-stories>.
- ¹¹ U.S. Census Bureau. (2015). Ratio of Income to Poverty Level of Families in the Past 12 Months: 2010-2014 American Community Survey 5-year Estimates. Retrieved January 2016, from http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_5YR_B17026&prodType=table.
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- ¹² Rankin, N. & Mark, M. (2015). *A Necessity, Not a Benefit: NYC's Low-Income Moms Discuss Their Struggles Without Paid Family Leave and Job Security*. New York City, NY: Community Service Society. Retrieved March 2015 from http://b3cdn.net/nycss/5405583f66c265b230_zam6btd8i.pdf.
- ¹³ Ritchie, J & Spencer, L. (1994). Qualitative Data Analysis for Applied Policy Research. In A. Bryman & R.G. Burgess (Eds.), *Analyzing Qualitative Data* (pp. 173-194). New York, NY: Routledge. In accordance with the Framework approach as described by Ritchie and Spencer, the five stages of our analysis method included familiarization (review and discussion of the transcripts), identifying a thematic framework (production of a codebook with key issues, concepts, and themes), indexing (coding or application of the thematic framework to transcripts), charting (lifting data from original context and rearranging it according to identified themes), and mapping and interpretation (developing a comprehensive analysis about a certain policy or policy impact).
- ¹⁴ We cannot be certain of the eligibility of all respondents because we used self-reported data for the screening process. See detailed discussion in online Appendix C of project methods and study limitations.
- ¹⁵ WIC facilities provide food vouchers and health and nutrition services to women and young children under the federal Special Supplemental Nutrition Program for Women, Infants and Children. Family Success Centers are state "one-

stop” agencies that provide a spectrum of social, employment, income security and other services to low-income families. Home visitation workers are counselors associated with various state programs that provide education and support services to pregnant women and new parents to improve health and other outcomes for their children.

- ¹⁶ New Jersey Legislative Assembly. (2016). New Jersey Assembly Bill A-4728. Directs DOLWD to provide information regarding employee leave and benefit rights. Reg. Sess. 2014-2015. Retrieved January 2016 from <https://legiscan.com/NJ/text/S3129/2014>.
- ¹⁷ Although claimants receiving temporary disability insurance benefits were able to apply online for family leave insurance after their TDI leave ended (called “transitional bonding claims”) if they were eligible, claimants could not initiate an FLI or TDI application online before February 16, 2016.
- ¹⁸ New Jersey Department of Labor and Workforce Development, Division of Temporary Disability Insurance. (2016). *New Jersey Temporary Disability Benefits Law*. Retrieved January 2016 from http://lwd.dol.state.nj.us/labor/forms_pdfs/tdi/DILAW_July2014.pdf.
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- ¹⁹ White, K., Houser, L., & Nisbet, E. (2013). *Policy in Action: New Jersey’s Family Leave Insurance Program at Age Three*. New Brunswick, NJ: Center for Women and Work, Rutgers University. Retrieved January 2016 from <http://smlr.rutgers.edu/CWW-report-FLI-at-age-three>.
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- ²⁴ The Department of Labor and Workforce Development recently posted a note on the FLI website saying telephone calling hours have been “temporarily extended” to 8:00 a.m. to 5:30 p.m. on non-holiday weekdays because of the high volume of calls.
- ²⁵ New Jersey Department of Labor and Workforce Development, Office of Research and Information. (2010-2015). Family Leave Program Statistics. Retrieved February 2016 from http://lwd.dol.state.nj.us/labor/fli/content/fli_program_stats.html.

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- ²⁷ New Jersey Department of Labor and Workforce Development, Office of Research and Information. (2010-2015). Family Leave Program Statistics. Retrieved February 2016 from http://lwd.dol.state.nj.us/labor/fli/content/fli_program_stats.html.
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- ²⁹ Rhode Island Department of Labor and Training. (2016). Email correspondence with customer service representative, 9 February.
- ³⁰ National Partnership for Women & Families. (2015). *First Impressions: Comparing State Paid Family Leave Programs in Their First Years*. Washington, DC. Retrieved January 2016 from <http://www.nationalpartnership.org/research-library/work-family/paid-leave/first-impressions-comparing-state-paid-family-leave-programs-in-their-first-years.pdf>.
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The National Center for Children in Poverty (NCCP) is a non-partisan public policy research center at Columbia University's Mailman School of Public Health. Founded in 1989 with endowments from the Carnegie Corporation of New York and the Ford Foundation, NCCP is dedicated to promoting the economic security, healthy development, and well-being of America's low-income children and families. Using research to inform policy and practice, the center seeks to advance family-oriented solutions and the strategic use of public resources at the state and national levels to produce positive outcomes for the next generation.

